

Notice of References Cited	Application/Control No. 09/785,929		Applicant(s)/Patent Under Reexamination KUMAR ET AL.	
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U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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FOREIGN PATENT DOCUMENTS

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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)			
	U	Preserving Competition in Electronic Home BankingAuthor(s): Paul M. HorvitzSource: Journal of Money, Credit and Banking, Vol. 28, No. 4, Part 2: Payment SystemsResearch and Public Policy Risk, Efficiency, and Innovation (Nov., 1996), pp. 971-974Published by: Blackwell PublishingStable URL: http://www.jstor.org/stable/2077933 Accessed: 17/12/2010			
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
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